

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION

In Re:

Chapter: 13

Fredrick O. Stovall

Case No.: 20-81800-CRJ

Debtors

**FACT SUMMARY SHEET FOR MOTION FOR RELIEF FROM AUTOMATIC STAY
OR FOR ADEQUATE PROTECTION IN CHAPTER 7 AND 13 CASES**

Type of Loan/Credit Transaction:	<u>Mortgage and Note</u>	Date of Loan Credit/Transaction:	<u>August 31, 2006</u>
Type of Collateral:	<u>Real Property</u>	Monthly Payment:	<u>\$561.99</u>
Amount Financed:	<u>\$64,488.00</u>	APR or Interest Rate:	<u>3.75%</u>
Term of Loan:	_____ months or <u>30</u> years		
Payoff Amount:	<u>\$78,825.70</u> as of <u>08/01/2022</u> (date)		
Value of Collateral and Basis:	<u>\$78,000.00</u> (Value) as of <u>08/12/2020</u> (Date) and <u>Debtor's Schedule</u> (Basis)		
Address of Real Property:	<u>417 Memorial Dr SW, Decatur, AL 35601</u>		
Delinquent Pre-Petition Payments:	What Month(s)? <u>04/01/2020 through 08/01/2020</u>		
	Amount? <u>\$ 3,033.91</u>		
	Claim Filed? <u>X</u> Yes ___ No		
	Date Claim Filed: <u>09/17/2020</u>		
	Claim Number <u>14</u>		
Number of Months of Pre-Petition Payment Default put into Debtor's Chapter 13 Plan:	<u>5</u>		
Delinquent Post-Petition Payments:	What Month(s)? <u>06/01/2022 to 08/01/2022</u>		
	Amount of Mortgage Payments? <u>\$1,685.97</u>		
	Total Amount of Payments Due? <u>\$1,238.95</u>		
	Court Costs/Attorney's Fees? <u>\$1,238.00*</u>		
	Total Amount Due: <u>\$2,476.95</u>		
	Claim Filed? _____ Yes <u>X</u> No		
	Date Claim Filed: _____ Claim Number _____		
Number of Post-Petition Payments Received (Not How Applied):	<u>0 (since prior order)</u>		
Number of Post-Petition Payments Held by Creditor but Not Applied to Debt:	<u>(\$447.02) in suspense</u>		
Number of Post-Petition Payments Returned by Creditor to Debtor:	<u>0</u>		
If Lease, Lease Expiration Date:	<u>N/A</u>		
If Terminated, Lease Termination Date:	<u>N/A</u>		
Insurer of Collateral:	<u>Unknown</u>		
Term of Insurance:	<u>Unknown</u> (Expiration Date)		
Prior Stay Order(s) Involving Movant, Including Current Case:	<u>X</u> Yes _____ No		
	If Yes, give Case Number(s) and Date(s) of Order(s)		
	Case No.: <u>20-81800</u>	Date:	<u>07/14/2021</u>
	Case No.:	Date:	
	Case No.:	Date:	
Debtors Statement of Intention:	<u>N/A</u>		

Date: 08/05/2022

Submitted By: /s/Diane C. Murray
Diane C. Murray (MUR-048)
Donald M. Wright (WRI-021)
Attorney for Creditor

Scm

*As of the date of the delinquency stated in the Motion, Creditor has incurred \$1,050.00 in legal fees and \$188.00 in costs for the preparation/filing of the Motion. Creditor reserves all rights to seek an award and recovery of such fees and expenses in accordance with applicable loan documents, the Bankruptcy Code and Rules, and other applicable law, as all have been modified or amended from time to time.